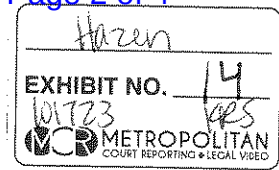


# **EXHIBIT AT**

# **[PUBLIC VERSION]**



## Short Message Report

Conversations: 1	Participants: 2
Total Messages: 17	Date Range: 2/9/2022

## Outline of Conversations



Jason Hinkle, Hazen, Judith - 2/9/2022 • 17 messages on 2/9/2022

**Messages in chronological order (times are shown in GMT -06:00)****Jason Hinkle, Hazen, Judith - 2/9/2022**

JH **Jason Hinkle** 2/9/2022, 8:42 AM  
Good morning! Could you tell me (quickly) when FRBKC got the first SPDI account request/application? Lael is asking

JH **Hazen, Judith** 2/9/2022, 10:40 AM  
I'm so sorry Jason, I was out of office this morning and just saw your message.

JH **Hazen, Judith** 2/9/2022, 10:40 AM  
Let me get you the date.

JH **Jason Hinkle** 2/9/2022, 10:42 AM  
No worries. I found a slide deck from Avanti that had dates

JH **Jason Hinkle** 2/9/2022, 10:42 AM  
hopefully they are accurate

JH **Jason Hinkle** 2/9/2022, 10:42 AM  
"Avanti first submitted its business plan to the Kansas City Reserve Bank in May 2020 and filed its master account application in October 2020"

JH **Hazen, Judith** 2/9/2022, 10:44 AM  
Yes. The earlier date should align with their charter application through the state, the request would have come after the charter was granted.

JH **Hazen, Judith** 2/9/2022, 10:45 AM  
I'm doublechecking specific months for you, but these seem to be in the ballpark.

JH **Jason Hinkle** 2/9/2022, 10:45 AM  
They seemed to me to be in the right ballpark too, so fingers crossed

JH **Hazen, Judith** 2/9/2022, 10:54 AM  
REDACTED **Redacted** and Avanti's was 10/29/2020

JH **Jason Hinkle** 2/9/2022, 10:55 AM  
thx!

JH **Jason Hinkle** 2/9/2022, 12:25 PM  
Hello, just sent an email to the PSPAC that we are willing to hold back the S-letter is that is their recommendation. Hope that alleviates any concerns that Esther and you have.

JH **Hazen, Judith** 2/9/2022, 12:31 PM  
Thanks for the heads up. I believe she is planning to send her response shortly and will likely support further conversation on the S Letter. We were not able to brief her but she sent a message earlier today noting that she had concerns about that piece specifically.

JH **Jason Hinkle** 2/9/2022, 12:33 PM  
I heard that she had concerns through Jody and that she shared her concerns with Mary

JH **Jason Hinkle** 2/9/2022, 12:33 PM  
And John communicated concerns in his response (while indicated that he supported moving the package to the Board)

JH **Jason Hinkle** 2/9/2022, 12:34 PM  
Figured that moving the FRN forward is #1 priority and we can wait to finalize the S-letter

JH

**Hazen, Judith**

2/9/2022, 12:38 PM

That makes sense. It sounds like she is probably in a similar position as John. Supportive of the guidelines but with questions on the letter.